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- Mental Health
- Legal/Financial
- Relationships
- Critical Thinking

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Put on Your Thinking Hats!

Tough decisions demand perspective and careful thought. It is easy to get tunnel vision under stress and miss things. Try on different "color hats" in order to view the problem from different angles/perspectives <u>before</u> reacting.

• White Hat Look at all the data at hand. Do you have all the information? Are there any gaps in what you know? Try to get them answered. Look at what has happened before in similar situations.

Red Hat

What is your emotional or "gut reaction." What might be the emotional reaction of others?

Black Hat

Play "prosecuting attorney." What are the weaknesses or holes in your argument? What might be your counter argument?

• Yellow Hat
This is the optimistic

viewpoint. List out all the pros and benefits. This also helps one stay motivated when it gets tough.

• Green Hat

Creatively look at the problem or decision without holding back on any possible solutions.

• Blue Hat

The blue hat is worn by folks in charge. From their perspective, what is that they would want, need or demand?

5 Credit Card Tips

• Pay on Time Paying your credit of

Paying your credit card on time not only helps you avoid late feels but also penalty interest rates. A good credit record leads to a higher credit score and lower interest rates.

• Stay Below your Credit Limit

If you go over your credit limit on your card, your card issuer could charge a fee and increase your interest rate to a higher rate. To avoid this, keep a record of your spending or check your balance

online often.

Avoid Unnecessary Fees

Credit card companies not only charge late payment and over-the-limit fees, but also fees for cash advances, transferring balances, and having a payment returned. Some companies charge a fee when you pay your bill by phone. Pay attention to the transactions that trigger these fees.

Pay More than the Minimum Payment

Try to pay as much of the total as you can. Over time, you'll pay less in interest charges.

Watch for Changes in The Terms of

The Account

Credit card companies can change the terms and conditions of your account. They will send you advance notices about changes in fees, interest rates, billing, and other features.

Couples 101

Maintaining a healthy relationship with your partner is hard work. Nearly one out of four people that contact the EAP do so because of an ongoing relationship problem with their significant other (2010-2011 EAP data).

Resolving a problem with a loved one is difficult because it often involves hurtful feelings. Our natural first response is to rush in head long and solve the "problem", after all who wants to feel pain or hurt? However, this rush to solve the problem may lead to finger pointing and a vicious cycle of blame.

How willing are you to listen or work with someone who is blaming you without trying to at least understand your side? This "blame game" typically serves to deepen the divide, pits one partner against the other, and leaves both feeling hurt, misunderstood and unsupported.

The formula of "Pain + Accusation = Marital Discord" is a surefire road to relationship problems. While we may not be able to avoid painful situations all the time, we are

able to choose to remove the "accusation" ingredient or at least postpone it until we have a better understanding of our partner's needs and our own role in maintaining/ fueling the problem. The formula of "Pain - Accusation = Acceptance" is a blue print toward building a "home team" approach between partners. Give that problem a name that you and your spouse can rally against. The problem is not your partner; rather the real problem is communication, parenting or finances etc.

> "If you are thinking about your rebuttal statement before your significant other can finish their sentence, then you are not

This "home team" approach against a common problem side steps accusations. It requires you to try on your partner's perspective for a minute (empathy), without judging if it is "right" or "wrong."

Acceptance is NOT resigning, giving up and letting the problem fester. It is accepting your partner's needs and hurts as REAL TO THEM

(empathy) and acknowledging the part you play. It all starts with communication BEFORE moving to problem solving.

Starting off with positive communication helps stack the deck against defensiveness, lessens the chances of feeling personally attacked and opens the door to more productive problem solving in the end.

COMMUNICATION TIPS

- •Discuss one issue at a time: Don't bring up old hurts or unresolved issues. There is a time and place for each one to be addressed. Divide and conquer!
- •Don't be a mind reader: Express only your own view and don't speculate about your partner's motives, thoughts or views. Use "I" statements whenever possible and avoid words that trigger defensiveness like "You never, always, should, ought." If you are thinking about your rebuttal statement before your significant other can finish their sentence, then you are not listening!
- •Look for each other's strengths, rather than focus on the negatives. "You play with the kids really well, I like that and

want it to continue. I also need your help in setting boundaries and rules."

•Express feelings about the problem: "I feel supported and loved when I get your help setting boundaries with the kids."

PROBLEM SOLVING TIPS

- •State the REAL problem: Mutually identify and label the problem as being something that negatively impacts the relationship.
- •Brainstorm solutions: Be willing to identify and explore every possible solution, no matter how unrealistic it may sound initially.
- Evaluate the solutions: Run through the solutions and pick out ones that are most workable.
- •Mutually decide on a solution: Without coercion or compromising, agree to the solution that best meets your essential need(s). Don't agree to something that you can't live up to.
- •Be mindful and manage your own emotions: Despite what your partner does or doesn't do, you decided not to react in a way that fuels the problem.

What Are Support Groups?

Sometimes called self-help, mutual aid or mutual support groups; they are quite simply groups of people that provide mutual support for one another. Regardless of the types of names, they all share a common goal of helping each other deal with or recover from a problem.

Many times, our own "natural supports", such as family and friends offer us the kind of support we need. However, sometimes we don't have access to them or feel they are unable to fully understand. Support groups fill-in as a place for such support.

What are the benefits of support groups?

Well, again these groups are formed around a common interest or goal. For this reason, they are comprised of individuals that have been or are going through a similar situation. They may be able to offer information, share research and be especially empathic.

What kind of support groups are out there?

The types of groups are varied but below are some of the most common:

- For people with a specific genetic condition
- For people dealing with grief/loss
- Alcohol/Drug addiction
- For people with a specific relationship to an affected person, such as a sibling, spouse, or child.

What makes a good support group?

- Regular meetings or newsletters
- Prompt response to contacts
- A clearly stated "confidentiality" statement
- Up-to-date, reliable information
- Access to appropriate professionals

Factors to consider in finding a deciding on a support group?

- Are you seeking specific information about medical treatment options? Companionship?
 Peer counseling?
- Are you looking for a group where you can openly discuss

feelings, or are you more interested in furthering your own education/ research on the topic?

- Are you seeking a group run by a professional facilitator, or a peer-support group?
- Where and how often does the

"...they are comprised of individuals that have been or are going through a similar situation."

group meet?

How do I find a group?

- Talk you your Doctor
- Research online
- Contact relevant associations (i.e. American Cancer Society, American Diabetes Association).
- Local hospitals and community centers
- Religious clergy

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Shop around!

Remember, these groups are made up of individuals after all. Each group is then likely to have it's own "feel." It is extremely important to be comfortable and at ease in the group.

Shop around for a group that is the best fit for you. Some groups may belong to a larger affiliation (i.e. Alcoholics Anonymous), or be part of another organization (i.e. hospital), while others may stand alone and



View Archived EAP Newsletters at: http://city.milwaukee.gov/der/EAP



Employee Assistance Mission Statement

It is the mission of the Employee Assistance Program (EAP) to assist employees who develop behavioral/medical problems that may directly affect their work performance, and to provide Key personnel with policy and procedural guidelines for the management of these problems.

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Exercise And Substance/Alcohol Use

In 2011, the National National Institute on Drug Abuse (NIDA) set aside \$4 million for research to explore how physical activity may help prevent relapse in substance/ alcohol abuse treatment.

This research followed two studies that showed

positive results. The first study involved adolescents and showed that teens who exercised daily were half as likely to smoke cigarettes and 40% less likely to experiment with marijuana.

In the second study, adult women who were in a

smoking-cessation program doubled their odds of quitting by adding exercise three times a week, compared to women in the study who did not exercise. They also experienced less weight gain sometimes associated with smoking-cessation.

Reintegrating the Military Veteran

Research indicates that an estimated 25 to 30 percent of veterans of the wars in Iraq and Afghanistan have reported symptoms of a mental disorder or cognitive condition, according to a 2008 study done by the National Survey on Drug Use (NSDUH).

Deployments may last 14 months and unaccompanied tours lasting two years or more, puts tremendous stress on the non-deployed family and posses a significant reintegration challenge upon the veteran's return. The process of re-integrating after such a separation often takes months.

Common Reintegration Challenges

- Reconnecting with Children. Children act differently depending on their age. It is not unusual for some children to be shy, jealous, angry or confused. Very young children may not recognize their parent and may need more patience before expressing their affection. Usually, a teenager's response to a returning parent is shaped by what type of relationship they had before the separation.
- Managing Expectations and Disappointments The veteran and family may have held on to preconceived notions of how things would be upon return.
- <u>Dealing with Changes</u> in the family that occurred while

away. The non-deployed significant other may have taken on new responsibilities/roles, that the returning veteran had done before. Even positive changes need to be adjusted for and may be challenging.

• A Veteran's Sense of Pur-

pose upon return.

There may be a sense of loss for the closeness and routine found in their military family during deployment/tour.

These issues together with possible trauma and combat stress makes reintegration all the more difficult. However. there is help and support.

For further information, contact the EAP Coordinator, Cris Zamora at 414-286-3145 or Veterans Crisis Line at 1-800-273-8255.

